

United States District Court
District of New Jersey
Trenton Division

Andrew Ritz and Michael Ritz,
Plaintiffs,

v.

**Nissan-Infiniti LT; Trans Union,
LLC; Equifax Information
Services, LLC; and Experian
Information Solutions, Inc.,**

Defendants.

Case No. 3:20-cv-13509-FLW-DEA

**Certification of Guerino Cento in Support of
Plaintiffs' Brief in Opposition to Defendant's
Motion for Summary Judgment**

I, GUERINO CENTO, ESQ., of full age, do hereby certify that:

1. I am an attorney at law in the State of Indiana and a partner in the law firm of Cento Law, counsel for Plaintiffs' Andrew Ritz and Michael Ritz in the above captioned matter. I make this Certification on personal knowledge derived by me as counsel for Plaintiffs.

2. I attach as **Exhibit 1** a true copy of Plaintiff's demonstrative exhibit "Ritz - Experian Timeline".

3. I attach as **Exhibit 2** a true copy of Plaintiff's demonstrative exhibit "Ritz - Trans Union Timeline".

4. I attach as **Exhibit 3** a true copy of Plaintiff's demonstrative exhibit "Ritz - Equifax Timeline".

5. I attach as **Exhibit 4** a true copy of Plaintiff's demonstrative exhibit, consolidated version of all three timelines in spreadsheet format.

6. I attach as **Exhibit 5** a true copy of an excerpt from Nissan's account notes.

7. I attach as **Exhibit 6** a true copy of an excerpt from the Deposition of Tanya Messmer, 31:24-33:09 and 82:15-18 and 84:11-19.

8. I attach as **Exhibit 7** a true copy of an excerpt from Nissan's account notes.

9. I attach as **Exhibit 8** a true copy of an excerpt from Nissan's account notes.

10. I attach as **Exhibit 9** a true copy of an excerpt from Nissan's account notes.

11. I attach as **Exhibit 10** a true copy of the letter from Freehold Nissan to Defendant, dated September 24, 2019.

12. I attach as **Exhibit 11** a true copy of an excerpt from the Deposition of Tanya Messmer, 100:20-22.

13. I attach as **Exhibit 12** a true copy of an excerpt from Nissan's account notes.

14. I attach as **Exhibit 13** a true copy of Nissan's "Service Request", dated September 26, 2019.

15. I attach as **Exhibit 14** a true copy of an excerpt from the Deposition of Tanya Messmer, 85:06-102:17.

16. I attach as **Exhibit 15** a true copy of an excerpt from Nissan's account notes.

17. I attach as **Exhibit 16** a true copy of the ACDVs received and processed by Defendant along with related documents produced by Defendant, Bates Numbers 136-171.

18. I attach as **Exhibit 17** a true copy of an excerpt from Nissan's account notes.

19. I attach as **Exhibit 18** a true copy of Nissan's "Service Request", dated October 8, 2019.

20. I attach as **Exhibit 19** a true copy of an excerpt from Nissan's account notes.

21. I attach as **Exhibit 20** a true copy of an excerpt from Nissan's account notes.

22. I attach as **Exhibit 21** a true copy of Nissan's "Service Request", dated January 2, 2020.

23. I attach as **Exhibit 22** a true copy of Defendant's letter to the CFPB, dated January 6, 2020, Bates Number Nissan 000133.

24. I attach as **Exhibit 23** a true copy of an excerpt from the Deposition of Tanya Messmer, 102:18-104:06.

25. I attach as **Exhibit 24** a true copy of the Motor Vehicle Lease Agreement between Plaintiffs and Defendant, dated May 5, 2017; a true copy of the Lease extension agreement, dated April 22, 2019; and demonstrative exhibit “Ritz - Lease Terms”.

26. I attach as **Exhibit 25** a true copy of an excerpt from the Deposition of Allison Edmond, 45:09-46:09; 48:18-49:08; 57:03-59:16; 68:12-22; 72:17-73:23; 79:06-82:21; 80:18-23; 84:15-85:25; 90:19-91:05; 93:19-94:19.

27. I attach as **Exhibit 26** a true copy of Plaintiffs’ Responses to Nissan’s First Set of Interrogatories, Andrew Ritz.

28. I attach as **Exhibit 27** a true copy of Plaintiffs’ Responses to Nissan’s First Set of Interrogatories, Michael Ritz.

29. I attach as **Exhibit 28** a true copy of an excerpt from the Deposition of Deborah Donley, 29:22-24; 32:16-33:15; 34:19-52:05; 48:03-52:05; 56:08-72:14; 76:04-16; 77:09-4; 80:14-83:17; 85:02-86:13; 90:18-94:16; and 96:23-98:02.

30. I attach as **Exhibit 29** a true copy of an excerpt from the Deposition of Andrew Ritz, 22:23-24:10; 25:11-27:02; 28:03-19; 31:12-19; 32:06-37:22.

31. I attach as **Exhibit 30** a true copy of an excerpt from the Deposition of Michael Ritz, 21:18-22:18; 24:01-25:13.

32. I make this Certification in support of Plaintiffs' opposition to Nissan's motion for summary judgment.

I certify that the foregoing statements made by me are true. I am aware that if any of my statements are willfully false that I am subject to punishment by this Court.

	<p>Certified by:</p> <p><u>/s/Guerino Cento</u> Guerino Cento CENTO LAW 5666 Carrollton Avenue Indianapolis, Indiana 46220 (317) 908-0678 cento@centolaw.com</p>
	<p>Submitted by:</p> <p><u>/s/Jacob M. Polakoff</u> Jacob M. Polakoff, Bar No. 035832006 BERGER MONTAGUE PC 1818 Market Street, Suite 3600 Philadelphia, PA 19103 Tel.: (215) 875-3000 Fax: (215) 875-4604 Email: jpolakoff@bm.net</p>

Certificate of Service

I hereby certify that the foregoing was served to all parties and counsel of record via ECF on September 30, 2022.

/s/Jacob M. Polakoff
Jacob M. Polakoff